September 12, 2011

Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel A. Tealdi, et al. Examiner: Felten, Daniel S

Appl. No. : 09/802,360 Art Unit: 3696

Filed: March 9, 2001 Confirmation No. 8325

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For : Online Mortgage Approval CERTIFICATE OF TRANSMISSION

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Customer No. : 08791

/William L. Jaffe/

William L. Jaffe

Mail Stop Amendment Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action of May 5, 2011, Applicants respectfully request the Examiner to enter the following amendments and consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.